

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION**

Debtor(s) LEIGH ANNE ARD

Case No: 15-bk-01785-PMG

**SECOND AMENDED CHAPTER 13 PLAN**

**CHECK ONE:**

  X   Debtor<sup>1</sup> certifies that the Plan does not deviate from the model plan adopted by the Court at the time of the filing of this case. Any nonconforming provisions are deemed stricken.

           The Plan contains provisions that are specific to this Plan in paragraph 9, Nonconforming Provisions. Any nonconforming provision not set forth in paragraph 9 is deemed stricken.

**1. MONTHLY PLAN PAYMENTS.** Plan payments include the Trustee's fee of 10% and shall begin 30 days from petition filing/conversion date. Debtor shall make payments to the Trustee for the period of 60 months. If the Trustee does not retain the full 10%, any portion not retained will be disbursed to allowed claims receiving payment under the plan and may cause an increased distribution to the unsecured class of creditors:

- (A) \$785.00 for month 1
- (B) \$1,587.35 for month 2
- (C) \$2,091.53 for months 3 through 6
- (D) \$2,146.35 for months 7 through 9
- (E) \$2,009.62 for months 10 through 45
- (F) \$1,901.35 for months 46 through 54
- (G) \$1,762.34 for month 55
- (H) \$1,772.35 for months 56 through 59
- (I) \$1,771.58 for month 60

To pay the following creditors:

**2. ADMINISTRATIVE ATTORNEY'S FEES.**

Base Fee \$            Total Paid Prepetition \$            Balance Due \$           

Estimated Additional Fees Subject to Court Approval \$           

**Attorney's Fees Payable through Plan \$900.00 Monthly (subject to adjustment) \* Fees are for mortgage mediation balance owed\***

<sup>1</sup> All references to "Debtor" include and refer to both of the debtors in a case filed jointly by two individuals.

**3. PRIORITY CLAIMS (as defined in 11 U.S.C. § 507).**

Last 4 Digits of Acct No.	Creditor	Total Claim
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**4. TRUSTEE FEES.** Trustee shall receive a fee from each payment received, the percentage of which is fixed periodically by the United States Trustee.

**5. SECURED CLAIMS.** Pre-confirmation payments allocated to secured creditors under the Plan, other than amounts allocated to cure arrearages, shall be deemed adequate protection payments.

**(A) Claims Secured by Real Property Which Debtor Intends to Retain/ Mortgage Payments and Arrears, if any, Paid through the Plan.** If the Plan provides for curing prepetition arrearages on a mortgage, Debtor will pay, in addition to all other sums due under the proposed Plan, all regular monthly postpetition mortgage payments to the Trustee as part of the Plan. These mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter. The Trustee shall pay the postpetition mortgage payments on the following mortgage claims:

Last 4 Digits of Acct No.	Creditor	Collateral Address	Reg. Mo. Pmt.	Arrears
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0598	Seretus-(1st mortgage)	12182 Cailber Ct. Jacksonville, FL 32258	\$825.00	\$54.31
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**(B) Claims Secured by Real Property/Debtor Intends to Seek Mortgage Modification.** Pending the resolution of a mortgage modification request, Debtor shall make the following adequate protection payments to the Trustee: (1) for *homestead* property, the lesser of 31% of gross disposable monthly income of Debtor and non-filing spouse, if any (after deducting homeowners association fees), or the normal monthly contractual mortgage payment, or (2) for *non-homestead*, income-producing property, 75% of the gross rental income generated from the property:

Last 4 Digits of Acct. No.	Creditor	Collateral Address	Pmt. Amt.
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8248	Green Tree Servicing LLC/Ditech (2nd mortgage)	12182 Cailber Ct. Jacksonville, FL 32258	\$454.00 for Months 3 through Modification
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**(C) Claims Secured by Real Property or Personal Property to Which Section 506 Valuation APPLIES.** Under 11 U.S.C. § 1322(b)(2), this provision does not apply to a claim secured solely by Debtor's principal residence. A separate motion to determine secured status or to value the collateral must be filed. The secured portion of the claim, estimated below, shall be paid:

Last 4 Digits of Acct No.	Creditor	Collateral Desc./Address	Claim Amt. Value	Pmt. Interest @ ____%
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**(D) Claims Secured by Real Property and/or Personal Property to Which Section 506 Valuation DOES NOT APPLY.** Claims of the following secured creditors shall be paid in full with interest:

Last 4 Digits of Acct No.	Creditor	Collateral Desc./Address	Claim Amt.	Pmt. Interest @ ____%
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**(E) Claims Secured by Personal Property – Maintaining Regular Payments and Curing Arrearages, if any, with All Payments in Plan.**

Last 4 Digits of Acct No.	Creditor	Collateral Description	Regular Payment	Arrearages
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2886	Wells Fargo Bank N.A.	2012 Nissan Pathfinder	\$427.69	
5023	HSBC	Polaris ATV	\$100.00	

**(F) Secured Claims/Lease Claims Paid Direct by Debtor.** The following secured claims/lease claims are being made via automatic debit/draft from Debtor's depository account and are to continue to be paid direct to the creditor or lessor by Debtor outside the Plan via automatic debit/draft. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan. Nothing herein is intended to terminate or abrogate Debtor's state law contract rights. (Note: The Plan must provide for the assumption of lease claims that Debtor proposes to pay direct in the Lease/Executory Contract Section 6 below.)

Last 4 Digits of Acct No.	Creditor	Property/Collateral
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**(G) ) Liens to be Avoided per 11 U.S.C. § 522/Stripped Off per 11 U.S.C. § 506.**

A separate motion to avoid a lien under § 522 or to determine secured status and to strip a lien under § 506 must be filed.

<b>Last 4 Digits of Acct No.</b>	<b>Creditor</b>	<b>Collateral Description/Address</b>
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**(H) Surrender of Collateral/Leased Property.** Debtor will surrender the following collateral/leased property. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan. (Note: The Plan must provide for the rejection of lease claims in the Lease/Executory Contract section below.)

<b>Last 4 Digits of Acct No.</b>	<b>Creditor</b>	<b>Property/Collateral to be Surrendered</b>
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**6. LEASES/EXECUTORY CONTRACTS.**

<b>Last 4 Digits of Acct No.</b>	<b>Creditor</b>	<b>Property</b>	<b>Assume/Reject-Surrender</b>	<b>Est. Arrears</b>
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**7. GENERAL UNSECURED CREDITORS.** General unsecured creditors with allowed claims shall receive a *pro rata* share of the balance of any funds remaining after payments to the above referenced creditors or shall otherwise be paid under a subsequent Order Confirming Plan. The estimated dividend to unsecured creditors shall be no less than **\$1,649.23**.

**8. ADDITIONAL PROVISIONS:**

- (A) Secured creditors, whether or not dealt with under the Plan, shall retain the liens securing such claims:
- (B) Payments made to any creditor shall be based upon the amount set forth in the creditor's proof of claim or other amount as allowed by an Order of the Bankruptcy Court.

(C) Property of the estate (check one)\*

(1) \_\_\_\_\_ shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise; or

(2)  X  shall vest in Debtor upon confirmation of the Plan.

\*If Debtor fails to check (a) or (b) above, or if Debtor checks both (a) and (b), property of the estate shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise.

(D) The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief and/or the proofs of claim as filed and allowed. The Trustee shall only pay creditors with filed and allowed proof of claims. An allowed proof of claim will control, unless the Court orders otherwise.

(E) The Debtor may attach a summary or spreadsheet to provide an estimate of anticipated distributions. The actual distributions may vary. If the summary or spreadsheet conflicts with this Plan, the provisions of the Plan control prior to confirmation, after which time the Order Confirming Plan shall control.

(F) Debtor shall timely file all tax returns and make all tax payments and deposits when due. (However, if Debtor is not required to file tax returns, Debtor shall provide Trustee with a statement to that effect.) For each tax return that becomes due after the case is filed, Debtor shall provide a complete copy of the tax return, including business returns if Debtor owns a business, together with all related W-2s and Form 1099s, to the Trustee within 14 days of filing the return. Unless otherwise ordered by the Court, Debtor shall turn over to the Trustee all tax refunds in addition to regular Plan payments. Debtor shall not instruct the Internal Revenue Service or other taxing agency to apply a refund to the following year's tax liability. **Debtor shall spend no tax refunds without prior court approval.**

**9. NONCONFORMING PROVISIONS:**

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\_\_\_\_\_  
\_\_\_\_\_

*/s/ Leigh Anne Ard*

\_\_\_\_\_  
Debtor

Dated: 10/19/2015

\_\_\_\_\_  
Debtor

Dated: \_\_\_\_\_

**United States Bankruptcy Court  
Middle District of Florida**

In re **Leigh Anne Ard**

Debtor(s)

Case No. **15-bk-01785**  
Chapter **13**

**CERTIFICATE OF SERVICE**

I hereby certify that on October 21, 2015, a copy of the Second Amended Chapter 13 Plan was served electronically or by regular United States Mail to all interested parties, the Trustee and to all creditors on the attached matrix (matrix not furnished to all parties)

**/s/ Robert J. Slama**  
Robert J. Slama Esq.  
Florida Bar No: 919969  
6817 Southpoint Parkway Ste.  
2504  
Jacksonville, FL 32216  
support@robertj slamapa,com

Label Matrix for local noticing 113A-3 Case 3:15-bk-01785-PMG Middle District of Florida Jacksonville Wed Oct 21 11:59:08 EDT 2015	Ditech Financial LLC f/k/a Green Tree Servic c/o Evan S. Singer 6267 Old Water Oak Rd. Tallahassee, FL 32312-3844	Federal National Mortgage Association (" c/o Audrey J. Dixon, ESQ. Robertson, Anschutz & Schneid, P.L. 6409 Congress Ave. Suite 100 Boca Raton, FL 33487-2853
United States Trustee - JAX 13/7 7 Office of the United States Trustee George C Young Federal Building 400 West Washington Street, Suite 1100 Orlando, FL 32801-2210	Bank of America, N.A. 450 American Street Simi Valley, CA 93065-6285	Capital One P.O. Box 30281 Salt Lake City, UT 84130-0281
Capital One, N.A. c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Cavalry SPV I, LLC 500 Summit Lake Drive, Ste 400 Valhalla, NY 10595-1340	City of Jacksonville 117 West Duval Street Ste. 480 Jacksonville, FL 32202-5721
Duval County Tax Collector 231 Forsyth St. #130 Jacksonville FL 32202-3380	FEDERAL NATIONAL MORTGAGE ASSOCIATION Seterus, Inc., PO Box 1047 Hartford, CT 06143-1047	Florida Dept. of Revenue Bankruptcy Unit P.O. Box 6668 Tallahassee, FL 32314-6668
Green Tree Servicing LLC 7340 S. Kyrene Rd. Recovery Dept. T120 Tempe, AZ 85283-4573	HSBC Polaris Retail Services P.O. Box 15521 Wilmington, DE 19850-5521	Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346
Kohls P.O. Box 3115 Milwaukee, WI 53201-3115	Leigh Anne Ard 12182 Caliber Court Jacksonville, FL 32258-1230	Robert J. Slama The Law Office of Robert J. Slama P.A. 6817 Southpoint Parkway Ste. 2504 Jacksonville, FL 32216-8200
Seretus P.O. Box 2008 Grand Rapids, MI 49501-2008	United States Attorney 300 North Hogan St Suite 700 Jacksonville, FL 32202-4204	Wells Fargo Bank, N.A. P.O. Box 19657 Irvine, CA 92623-9657
Wells Fargo Dealer Services P.O. Box 25341 Santa Ana, CA 92799-5341	Douglas W. Neway P O Box 4308 Jacksonville, FL 32201-4308	Robert J. Slama 6817 Southpoint Parkway Suite 2504 Jacksonville, FL 32216-8200

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Leigh Anne Ard 12182 Caliber Court Jacksonville, FL 32258-1230	End of Label Matrix Mailable recipients Bypassed recipients Total	23 1 24
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